

EXHIBIT 18

5/26/09

Policy # 00J280363

To: Mrs. Mitchell

From:

Dr. Sheinman

Re: Mom
Debra M.
Hinton

This is the 3rd and final request for release of my mother's Life Insurance benefit. I have provided you with adequate and legal proof of being my mother's ^{legal and only} beneficiary. It was immoral and unlawful for you to allow fraudulent changes to my mother's policy on 3/16/09 (25 days prior to her death and a Hospice ^{3/2/09} patient). My Mother was not allowed and could not sign any documents during this state. I have attached pictures of her condition 2 days ^(3/16/09) after ~~her~~ her being admitted to Intensive Care at Dekalb Medical ^{on} (3/18/09).

Please note that:

My Signature is the only signature on "All" Legal Documents. Dr. Sheinman (Shein)

Attached 2 original death certificates
pictures 3/19/09
and medical records